

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT	Title: SECURE AND EFFICIENT PAYMENT PROCESSING SYSTEM	
	Inventor(s):	Michael A. Keresman III
	Application No.:	09/488,297
	Filing Date:	January 20, 2000
	Confirmation No.:	4241
Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450	Examiner:	AKINTOLA, Olabode
	Art Unit:	3691
	Last Office Action:	January 26, 2010

Dear Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, 1.98 and MPEP § 609, Applicants submit the following Disclosure Statement concerning information of which the Applicants are aware. A copy of PTO/SB/08 Form (renumbered from 1449) is enclosed.

This Information Disclosure Statement should not be construed to be an admission that any information referred to herein or submitted herewith is "prior art" or is considered to be material to patentability for this invention.

The United States Patent and Trademark Office OG Notice dated 12 October 2004 published a final rule revising 37 C.F.R. 1.98 dealing with the content of Disclosure Statements. Paragraph (a)(2) was revised to read in part, "A legible copy of: (i) Each foreign patent; (ii) Each publication or that portion which caused it to be listed, other than U.S. patents and U.S. patent application publications unless required by the Office." Therefore, applicant(s) has (have) not enclosed copies of the cited U.S. patents and published patent applications with this Information Disclosure Statement.

In accordance with 37 C.F.R. §1.97(g) and (h), the filing of this Information Disclosure Statement should not be construed to mean that a search has been made or that no other material information as defined in 37 C.F.R. §1.56(b) exists.

Under § 1.98(a)(3), a concise explanation of relevance is required for information that is not in the English language. Accordingly, the English language documents have no further explanation.

All of the cited and/or included documents were cited by the Japanese Patent Office in a related application. A copy of the Japanese Notification of Reasons for Rejection dated February 9, 2010 is enclosed.

BEFORE FINAL ACTION, OR NOTICE OF ALLOWANCE, OR ACTION THAT CLOSES PROSECUTION/WITH STATEMENT: Under § 1.97(c)(1), this information shall be considered if filed before the mailing date of a final action, or a Notice of Allowance or action that otherwise closes prosecution in the application if accompanied by the statement:

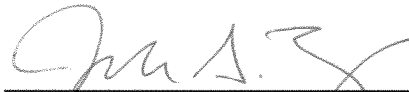
Under § 1.97(e)(1), the undersigned states that each item of information contained in the Information Disclosure Statement was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of the Information Disclosure Statement.

Although it is believed no fee is necessary, please charges any deficiency in fees to Deposit Account No. 06-0308.

It is respectfully requested that the document(s) listed on PTO/SB/08 Form be considered and officially cited in examination of this application.

Respectfully submitted,

Fay Sharpe LLP



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April 1, 2010

Date